



# Sustaining Dalit Empowerment

integrating micro-finance and gender

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*Sustaining Dalit empowerment processes:*

*NEPCA's experience in integrating*

*micro-finance and gender into Dalit*

*empowerment*

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Sustaining Dalit empowerment processes: NESA's experience in  
integrating micro-finance and gender into Dalit empowerment

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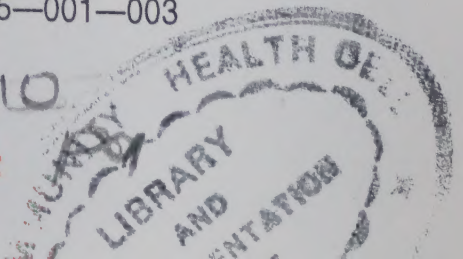
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## Preface

Sustaining an empowerment process has been a challenge for development practitioners. The many campaigns that came so close to success, but couldn't make that break through due to lack of staying power... the many programmes that started with so much promise, yet lead to apathy among the people in a short while... women are the 'targets' of the programmes, yet gender issues are rarely addressed... The interventions based on programmes lack the vision, and those based on process lack the resource base. Examples can be multiplied manifold.

The micro-credit and Dalit empowerment sector support teams of NESAs came together in an attempt to harness the synergy between the expertise and resources available within its constituent development organisations to integrate both into ongoing empowerment processes. Gender, micro-credit and empowerment has been from the perspective and vision of the Dalits themselves. It has been a challenge, but one well worth the attempt. Coordinating the training, and then providing the requisite support right through has been an intensive task. ASA, which hosts the micro-credit sector secretariat, and The Sign, that hosts the Dalit empowerment secretariat, both spent considerable resources to making it happen. The Dalit empowerment networks were ready to take the challenge to make it work in the field.

This note is part of NESAs's commitment to share its learning and experience to contribute positively to the corpus of knowledge. It documents the success and failures, the highs and the lows, the challenges and the learning. It is third in the documentation and learning series of NESAs. Apart from the learning from the NESAs process, the series will cover the key areas in which NESAs works: Adivasi and Dalit empowerment, gender equity, child rights, natural resource rights restoration and management, and HIV/AIDS. With



internationally acknowledged expertise within in these sectors, NESA was in a unique position to offer a platform for this.

This programme of inter-sectorial integration has been made possible because of the full-hearted support and contribution of a host of people. The seminal idea was S Parasuraman's. M K Bhat was present at the initial discussions contributed ideas. ASA and its staff, The Sign and its staff, the convenors of the Dalit networks, project leaders of the participating organisations, the women trainees, and the CBOs all worked beyond themselves to make this possible. Visthar took the responsibility of raising resources and integrating gender into the programme. The NESA central secretariat team took on the extra tasks with elan.

Mercy Kappen, John Dalton, Sathish Samuel and Ramappa gave comments on the text at short notice. Anand Menon responded to our request for a cover design 'yesterday' with his usual grace. The Netherlands Organisation for International Development Cooperation, Novib, fully supported this untested project financially and confidently right through. We gratefully acknowledge and thank them all.

We look forward to feedback to make the process richer.

J Vimalanathan  
Secretary  
NESA



# 1

## Introduction

Empowerment has many different facets—ranging from the political to economic, social, and cultural. The intervention to make a marginalised community sustainable can start in any of these, bringing in the others at appropriate times. Ultimately, the empowerment process has to have all these components. This is easier said than done.

Integrating the economic component into the political intervention—into formations that are used to campaigns as a way of life and have built systems to support such campaigns—was, and remains, a challenge. Yet the economic must be integrated. This is for two different reasons, both equally important. The first is a short term measure: ensure economic depth—at least freedom from the money lender—so that the community has a ‘surplus’ to carry it for a while to support the campaigns, and the staying power of the community is increased. The second is an important long term reason, one that most campaign based groups often forget. The objective of any campaign, or empowerment process, is to increase the community access to, and control over, resources. Therefore any campaign gains must translate into this tangible.

Most interventions initiate the empowerment process using one component as the entry point. The challenge of integrating the different components to create a holistic empowerment process has to be tackled in many different ways. This note tracks the process of one such experiment from its inception to the lessons learnt, with an overview of the key stakeholders, and the proposed corrective action.

### NESA: an introduction

The New Entity for Social Action [NESA], is constituted by 40 development organisations and networks in South India. It is a



value-based network upholding the principles of transparency, good governance, participatory and decentralised decision-making, and accountability. NESAs work with over two million people through community based organisations [CBOs], development organisations, networks, and federations. These two million people are spread in 6600 villages and 80 slums in 40 districts of Karnataka, Tamilnadu and Kerala. Less than a third of this work is funded through NESAs.

NESA focuses on Dalit and Adivasi empowerment integrating gender, child rights, micro-finance, natural resource management and HIV/AIDS. In all the work the community is the focus to ensure basic needs and human rights. The programme focuses on the poorest of the poor, integrating gender and child rights. NESAs promote sustainable empowerment processes for the most marginalised. All NESAs programmes—micro-finance, HIV/AIDS and natural resource management—are integrated into this empowerment process of Dalits and Adivasis. Gender and child rights are special areas of focus. A significant component of NESAs work is among the Dalit women, helping them to enhance their resource base. One of the tools used for this is micro-finance.

Of NESAs 40 constituents, 80% are male-headed. While accepting this as reality, NESAs work beyond this obvious 'limitation.' The constituents of NESAs are committed to empowering vulnerable communities—with special focus on the women and children among them. NESAs nurture Dalit women into leadership positions, and has a fair degree of success in promoting Dalit women headed organisations. This needs investment of resources and accompaniment and support over time. To ensure gender justice, NESAs have enabling and affirmative action provisions. There is a lot of training for women, and many women specific programmes. A key objective of the NESAs programme is to better the position of women in the constituent organisations and in society.

## A short history

NESA was formed subsequent to the decision of Oxfam to phase-out its Bangalore office programme in 1998. Most partners needed time ranging from one to three years to consolidate their work.



Their enthusiasm after the success of the Dalits and other marginalised in the panchayat elections was tempered with the knowledge of the need to consolidate.

The experiences of individual organisations were documented and organisational profiles were prepared from a one-programme perspective integrating advocacy, development, fair-trade, communication, fund-raising, emergency response and research. They were looked at from a perspective of sustainability of the community process and the development organisation. It identified what had been done and what needed to be done. The report outlined a number of conclusions and outlined a phase-out plan for three years from 1997 to 2000. Having gone through an intensive consultation with the partners for about two years, it was very clear that Oxfam should close its Bangalore office by the end of April 1998, transferring the programme to partners.

The study concluded that the organisation and programme of the CBOs were sustainable. The development programme was potentially sustainable. The development organisations needed support to become sustainable. The needs of the hundreds of staff and their social security had to be kept in mind. It concluded that the programme was one of the best and should be given an opportunity to consolidate. It was seen right then that the most sustainable part was the programme of the CBOs. Development organisations should strategise and position themselves to ensure sustainability of the CBO programme.

NESA was registered on 18 March 1998 as a society in Bangalore under the Karnataka Societies Registration Act 1960. Since June 1998, the Oxfam Bangalore programme has been transferred to it. The intense consultative process of coming together was on for two years prior to formalisation. The NESA partners themselves have been working actively in the field for many more. There was collaboration between the partners for specific issues even before, but not on a sustained, continuing basis. The constituents of NESA have varied years of experience and existence. Many are recognised as resource organisations in their own right in specific sectors. They are valued internationally for their expertise and contribution to specific areas, sectors and campaigns. Though funding support has been stopped for some constituents, they continue to be part of NESA. Therefore, the

reach and impact of NESAs is, even in organisational terms, larger than its funded organisations.

### **The non-negotiables**

In a world caught in a spiral of more and more rapid change and transition, those at the receiving end are the traditionally socially excluded and economically marginalized who now become the socially and economically excluded. In India these people are the Dalits and Adivasis—specially the women and children among them—who face the most, and most extreme forms of, violence, oppression and denial of human rights. These therefore are the core constituency of NESAs, and all NESAs's endeavours are to make these communities sustainable. NESAs will support their world view and vision and enable them to actualise it.

While non-Dalit and non-Adivasi poor could also be covered, the approach is rights based social and community reconstruction from the perspective of Dalits and Adivasis with solidarity being a prerequisite, and ensuring the rights of Dalits and Adivasis being a non-negotiable retaining over-riding priority.

### **Goals and objectives**

The objective of NESAs is to make marginalized communities sustainable by an empowerment process of creating just community institutions and then engaging existing institutions through them and by entering into formal institutions. All work of NESAs will lead to enforceable rights and empowerment of Dalit and Adivasi children, women and men and solidarity of others in the process.

The goal of NESAs is to facilitate and support development organisations and community based organisations [CBOs] to enable Dalits, Adivasis, women and other vulnerable groups to intensify and sustain efforts in securing and enhancing basic rights and sustainable livelihoods. NESAs envisages an eventual hand over of the NESAs programme to the CBOs.

NESAs explicitly commits to sharing expertise for capacity building. This implies a process of creating space—in the community, in NESAs, and within its constituents—for the exercise of such newly acquired capacity. Training for leadership is followed by exercise of this leadership within development organisations and CBOs, training



for panchayat raj followed by contesting and winning political power at the panchayat. Capture of power by CBOs is an empowerment objective. For this, NESA helps build the capacity of the people. Then space is created for the exercise of this acquired capacity within NESA and society at large.

### **Programmes and strategies**

The priority areas of NESA are

- Dalit empowerment.
  - Enabling Dalits to withstand atrocities and discrimination.
  - Facilitating and enhancing the participation of Dalit men and women in the panchayat raj system [local government].
  - Exercise their rights in discharging their duties as panchayat presidents and ward members.
- Panchayat raj and legal training. Poverty and inequality in India is maintained by the caste system. Stratification and inequality being a key concept of Hinduism, democracy can only be created from the secular space. Since the caste system is a religious system, any intervention to address poverty will necessarily have to tackle the entire social edifice. The fundamentalist onslaught and identity politics leads to a more difficult situation. The strategy of NESA is to help people move into all possible spaces to restore their rights. Key among them is local governance institutions and legal and constitutional rights.
- Micro-finance: Promoting the economic empowerment of Dalits, Adivasi, Women and other vulnerable groups along with the concept of 'credit plus' which enables the concerned groups to take up issues and claim their basic rights through fostering gender equity both at home and in the work place.
- Natural resource rights, restoration and management with special focus on land rights, increasing productivity, and rights for equal share in common property resources.
- HIV/AIDS: Tackled as a political and development issue by creating awareness promoting behavioural change towards

safer sexual practices among local communities, since they are the most vulnerable.

- Child rights, focusing on the eradication of child labour, and the right to childhood.

Thematic focal areas are Dalit and Adivasi human rights, Dalits and Adivasi in local self-government, child labour, land alienation and the right to information. Gender is integrated into all programmes and activities. Lobbying and advocacy are major action components. Impacting at the state level is an important objective. The roles played by NESA are as a resource agency, funding, peer group review and feedback. As a special focus, NESA provides space for, and nurtures, small development organisations.

In carrying out activities in the various sectors, NESA has been adopting strategies such as

- Capacity and perspective building through training, workshops and seminars.
- Organising and mobilising people, CBOs and federations.
- Networking on common issues.
- Lobbying and advocacy for pro-poor policy changes.
- Documentation and dissemination of information.
- Communication and fund raising.

Another important strategy for ensuring efficiency and effectiveness in work has been the constitution of sector support teams [SSTs], which would facilitate and monitor policies and activities, functioning as autonomous secretariats in their respective sectors. SSTs comprise of partner development organisations with expertise that is socialised. NESA has SSTs for all the seven sectors it focuses on. The SSTs are formed by constituents with national and internationally recognised expertise, with the institutional capacity to provide quality support to all constituents so that the NESA programme is a well integrated one at the community level. They develop the policy, scan, appraise, monitor, evaluate and review projects, conduct training, and network beyond NESA. These could be put to good use during the integration.



## Dalit empowerment

The Dalit empowerment programme enables Dalit women and men to claim Dalit rights as human rights by opposing firmly atrocities and discrimination against Dalits. This is a multi-pronged programme, and is based on a basic rights approach. The programme on gender, in promoting gender equity, assures special attention to the rights of the Dalit women. The micro-finance programme paves the way for attainment of economic rights while land, health and child rights are focused upon by programmes on natural resource management, HIV/AIDS, and child labour.

The basic struggle is for land [economic] and identity [socio-cultural]. However it is not possible without political action. This political action can come about only through mobilisation based on a powerful identity—a socio-cultural intervention. This intervention can be sustained only if the people have the economic wherewithal to meet at least their emergency survival needs, and can only be done in a relatively non-threatening way.

The political mobilisation on Dalit identity is for multiple levels of engagement, some of which are:

- Economic:
  - Restoration of Dalit [Depressed Class, DC] lands.
  - Natural resource rights, restoration and management.
- Social:
  - The right to touch and be touched.
  - Gender equality is integrated.
  - Unification of sub-castes.
- Cultural:
  - The right to a self-defined identity.
  - The right not to be sanskritized.

The political component can be done only by the CBOs themselves. At the development organisation level, each component of the political programme has a support programme. The HIV/AIDS component is integrated as a political issue, in addition to being one of development and health.

In the social sphere, gender justice is integral, as also the promotion of women leaders. An assertive culture is promoted with liberative 'Ambedkar' songs. The true Dalit history is also made known, and there is increasing recognition of Phule and Ambedkar rather than Mohandas K Gandhi as the Mahatma and liberator of the Dalits. The creation of a strong Dalit identity is an ongoing task.

For the economic sustainability of the people, micro-finance is integrated in to the Dalit empowerment programme. The NESA programme reaches the poorest of the poor—whom the banks and formal institutions consider non-creditworthy.

## **Reaching the logical critical mass**

Social reality has meant the fragmentation of the oppressed, and stratification among them also. Consequently, the better off and better educated sections of the oppressed sought to deny their identity. This prevented any concerted action. The single most important contribution of NESA has been to bring these groups together for a critical mass to impact on polity.

Early in its formation the NESA the Dalit Sector Support Team [DSST] was formed, with The Sign as the sector secretariat. It undertook facilitation and coordination of Dalit networks in 20 of 27 districts in Tamilnadu. Within a short period the DSST was interacting closely with 11 Dalit networks, with 175 constituent development organisations. These networks acutely felt the need of uniting under a single banner to better carry out activities common to all the networks, to take up common issues at the state level and to exert political pressure whenever needed. As a result the Human Rights Forum for Dalit Liberation [HRFDL], comprising the Dalit networks, development organisations and individual activists evolved. DSST is the convenor.

HRFDL was instrumental in taking the National Campaign on Dalits Human Rights [NCDHR] widely to the grassroots all over



Tamilnadu. At the state level, HRFDL mobilised 480,000 signatures in support of the demands of the NCDHR, namely to declare Dalit rights as human rights and to include caste discrimination and untouchability in the International Convention on Racial Discrimination and the Universal Declaration of Human Rights [UDHR] to bring international pressure on the Indian government to protect and promote the human rights of Dalits. This is 80% of the signatures from Tamilnadu, and 20% of the national total. To further highlight the same objectives, HRFDL organised the display of 20,000 posters on a single day on 29 March 1999 all over Tamilnadu, highlighting the demands of the NCDHR. These demonstrate the organisational strength and reach of HRFDL.

HRFDL facilitated the formation of two people's forums. Three Dalit Panchayat Presidents' Forums have about 600 Dalit panchayat presidents, both women and men. At present it mainly covers the three districts of Thiruvannamalai, Dharmapuri and Vellore. It is meant to highlight their issues—atrocities being let loose on them, demand the right to exercise their duties and functions, seek ways and means to solve them, create solidarity and exert pressure to bring about the required changes in the panchayat raj system and legislation. The other is the Dalit Lawyers' Forum comprising about 30 Dalit lawyers in Thiruvannamalai, Dharmapuri, Vellore, Salem and Erode districts. It is meant for legal aid to Dalits, foster solidarity among Dalit lawyers and engage in advocacy and lobbying for policy and law changes in favour of Dalits. Both are set to evolve into state level forums.

It organised solidarity action quickly and effectively. Dalits who were arrested because of their involvement in campaigning against atrocities and claiming their basic rights were released immediately, as in the claim for bus facility at Avinasi in Kovai [formerly Coimbatore] district in Tamilnadu where 180 Dalits were arrested.

Dalit panchayat presidents unjustly suspended from their office on false charges levelled against them by the oppressor castes were immediately reinstated through the intervention of HRFDL. There are too many to mention, yet not to mention any is to take away from the richness of the sharing. Most cases of oppression and obstruction brought to the notice of the district administration by HRFDL were promptly attended to.

Two cases will suffice. The reservation of prominent posts in the local government bodies for women has been an exceptionally sore point with the oppressor castes. They try all means to get them out, so that the vice-president of the panchayat—invariably an oppressor caste male—can take-over. This is the normal practice. HRFDL has succeeded in putting the brakes to this scheme.

One Dalit woman panchayat president was threatened by the oppressor castes that if she did not resign then they would bring her down, and spoil her reputation in the bargain. Sure enough, when she refused, they petitioned for her removal saying that she was distilling illicit liquor. After the meeting of the Dalit panchayat presidents where it was brought into the open, HRFDL got the district collector to reinstate her.

In another case Shanthi Jegan, a Dalit woman panchayat president, was proving to be a major problem for the oppressor castes. She distributed land that rightfully belonged to the Dalits to the Dalits, gave Dalits contracts to collect common property produce—and generally gave the Dalits the same rights that the others had had for centuries. First the oppressor castes tried to dissuade her, then they resorted to open intimidation tactics. They went on a fast—unto—death demanding her resignation. HRFDL members sent over 150 telegrams to the district collector. The district collector told the fasting protesters that their tactics would get them nowhere, and Shanthi was doing what was right.

A state level public hearing is also being organised by HRFDL to focus on the spurt in atrocities and discrimination of all sorts unleashed against Dalits.



## Fostering leadership, integrating gender

HRFDL considers social justice a non-negotiable. This includes sections within it. Dalits are not homogenous. Due to external influence, there is stratification between Dalit communities too—and between the sexes. This stratification is addressed by a sustained initiative wherein both men and women challenge their attitudes and question power relations. The process creates awareness of the social constructs, and the gender constructs within Dalits, which are then systematically addressed.

An important feature of HRFDL is its commitment to promote Dalit women's leadership by facilitating Dalit women headed development organisations and CBOs. Thanks to this, one constituent—Women Integrated Network for Development [WIND]—has emerged as a Dalit women headed network comprising ten Dalit women headed groups.

### The Dalit women: Dalits among Dalits

The women have always been marginalized, though there is glorification of women. This has led to India having a low sex ratio of only 927 women per thousand men in general, 922 among Dalits and 972 among Adivasi. This is reflective of the strong bias for male children and the extra care lavished on the boys as opposed to the neglect of the girls.

There is no significant statistical difference between Dalits and general population either in India or in Tamilnadu. The point is that there are more women than men in less stratified societies that are more gender just and equitable.

### Sex ratio: women per 1000 men

|           | Total | Dalit |
|-----------|-------|-------|
| India     | 0927  | 0922  |
| Tamilnadu | 0974  | 0978  |

Where forms of oppression intersect, oppression multiplies. The Dalit women are discriminated against as women [gender], as poor [class] and as Dalits [caste]. They are, rightly, called Dalits among Dalits. Rape as a political tool is used by the strong against the weak. Being caught in the trisection of caste, class and gender, Dalit women suffer most. Dalit girls have an additional handicap of age. Dalit and Adivasi women have been the targets of mass rapes. It is significant that there has been not one incidence of Dalit retaliation for this by raping oppressor caste women.

In addition to the organised massacres of the residents of entire Dalit villages, the private oppressor caste Hindu armies in Bihar practice unlawful and dehumanising programmes aimed at insulting Dalits and preventing their rise in society. One of the most heinous of these is the Savarna Liberation Army's [SLA] 'mass rape campaign' conducted between march and July 1992 as reported in *Frontline*, 12 March 1999. More than 200 Dalit women between the ages of 6 to 70 were raped by a group of SLA activists. The perpetrators of these crimes publicised each of these incidents. Sena activists claimed with a macabre sense of glee that the operation was very effective. Due to the stigma attached to rape victims, the operation was such that it broke the morale of Dalits in many villages.

Sexual humiliation and rape of Dalit women are important causes for flare-ups. In any caste conflict the women are special targets. This is apart from the routine humiliation meted out to them. Though untouchability is assiduously practised on other counts, the oppressor caste men do not find it demeaning to molest and rape the 'untouchable' women. Sexual atrocities practised with impunity on Dalit girls and women is considered as humiliating the whole community, to show where the Dalits as a community stand, and is thus a direct political tool of oppression.



At the same time, if a non-Dalit girl falls in love with a Dalit man, retribution is swift and terrible. The whole Dalit village is attacked, the residents indiscriminately tortured, the huts looted and razed to the ground. While the control of sexuality is an issue generally associated with women, Dalit men too report significant incidence of loss of control over their sexuality due to caste oppression.

While the situation regarding affirmative action [or inaction] is dismal for Dalits, it is more so for Dalit women. Though invisible in the better paying jobs, the Dalit woman is all pervasive when it comes to doing the strenuous manual labour. Even the little mobility that the oppressor caste women have wrested through the 'women's' movement is made possible by the Dalit women doing the domestic work in oppressor caste households that these 'liberated' oppressor caste women would otherwise have to do. Dalit women do the domestic work for the 'liberated working' women. The gender 'sisterhood' and 'solidarity' does not exist except in this case. In fact, it is the oppressor caste women who uphold caste discrimination with a vengeance in day to day affairs. Just as Dalit is not homogenous, neither is women. Here the class and caste differences come to play. These are inherent contradictions in the 'women's movement.'

More than 80% of the Dalit women work in the agriculture sector. This sector is unorganised and does not have facilities of social security found in other industries and the organised sector. Dalit women have not benefited by maternity or child leave, medical support, provident fund and gratuity—what labourers of the industrial sector enjoy as a right with multiple schemes for social security. Dalit women go to the field for work with their babies because in villages there are no creches. They bring up their children in open fields where there are no facilities for shelter or even pure drinking water. Sometimes women are not allowed to go to their children for feeding them during work hours. Landlords and employers do not prefer such women as agricultural labourers.

In urban areas, Dalit women fill the unorganised, self-employed sector as hawkers, scrap collectors, petty traders and house servants. They earn their livelihood in wage work as domestic workers, construction workers, earthwork, beedi or agarbatti [incense sticks] manufacture, candle making, garment, jari, embroidery works. All

these sectors of employment are characterised by low wages, irregular work and wage, absence of social security, sexual harassment and dependency on the whims of middlemen and employers.

## **The gender question**

No discussion of the Dalit women's situation is complete without addressing the gender question and the internal oppression of Dalit women by Dalit men. The discussion should not fall into the trap of identity politics. The position to be evolved has to be the one to facilitate the liberation of Dalit women.

Identities are promoted for solidarity, and majority creation. In India the caste identity provides more solidarity than gender. Oppressor caste women have always sided with their caste men—sometimes silently, but often actively—in cases of rape of Dalit women. The oppressor caste women do not hesitate to use the numbers of the Dalit women for protests to protect their own interests, thought these issues are of marginal or little relevance to Dalit women, for instance the protests against the 'Miss World' beauty contest in 1997 while studiously ignoring rape and atrocities on Dalit women.

These are issues of importance to the oppressor caste women. For the Dalit women who are sexually abused on a daily basis, the beauty contest is a remote event. The immediate issues are different. While the 'women's' movement formed an alliance with the Dalit women in that issue, they quickly disassociate themselves from issues of direct and immediate interest to Dalit women. No 'women's' organisation has protested against the rape of Dalit women, preferring to treat it as a 'caste issue.' No women member of parliament nor legislature has protested either. It is only the Dalit representatives—both men and women—who have done so. It is only after Dalit women headed groups sprang up on a Dalit women identity that the oppressor caste women are beginning to take up these issues, though in a muted manner. Even so it is addressed in a fragmented way for just legal relief. The caste system as the cause is not touched at all since the oppressor caste women benefit from it. Rape of Dalit women is a political act, an attack on the Dalit women and the Dalit identity. It is never addressed as such. The refrain of the oppressor caste women is 'don't divide the women according to caste.'



This position places tremendous stress on Dalit women. Caste solidarity outside gives way to gender oppression within the household. The onslaught of the dominant values has led to the erosion of Dalit culture and values. The hitherto unknown dowry has made its entrance. The frequency and intensity of violence is more within the identity rather than from outside. On a regular basis, there is more frequent and more immediate violence by Dalit men on Dalit women. Access to and control over resources is not equal. There is discrimination in access to food, control over the body and decision-making. Their leadership is denied or marginalised. This adds to stress levels. Despite all this, the identity that gives most security for Dalit women is the Dalit identity rather than the gender 'woman' identity.

Every oppressed individual or section has the right to choose an alliance that will best help in liberation. This alliance must be based on unemotional analysis and strategic planning, taking into account not only the 'natural allies' or those whose interests best coincide with theirs. One key aspect needs to be factored in: through history, who has demonstrated and provided help and solidarity in times of crisis? For the Dalit women, that alliance is with the Dalit men.

## **Addressing internal oppression**

There is internal opposition and oppression. The Dalit movements are beginning to address the issue and even—as in the case of HRFDL—promote Dalit women's leadership, though not as fast as the Dalit women would like.

The strength of the poor lies in their numbers. How long will these numbers—in this case, Dalit women and men—remain united if the benefits are cornered by a few? And if the benefits are used to reinforce unequal status quo within the group? For how long will the internally marginalised remain to contribute the numbers? The weaker sections will not continue to participate in a forum where they are the cannon fodder. The new community must rectify internal injustice and inequality.

To address their concerns, each of the vulnerable and potentially vulnerable sections within the coalition need to express these concerns in the common forum. This will not be possible due to internal group

dynamics and customs that prevent this. For instance, women do not speak of their needs when their husbands are there—and gender injustice and inequality are the most pervasive. In such cases, separate forums need to be created for each section, as also collaborative space. This needs to be age, gender and caste wise.

There is a danger though—men could monopolise the entire ‘common’ space if women are organised separately. Should women not have separate space to organise first? Should they be only empowered to move into common space—so that the threat of men keeping them off ‘common’ space does not arise? DSST’s method of keeping the Dalits together, while at the same time recognising the gender disparity within Dalits, is important. It is a contribution to knowledge on addressing gender. In times of external crisis, considered to be more acute, Dalit men stand by Dalit women.

The traditional way was to either deny that there was gender discrimination within the Dalits, or to include all the women in a ‘women’s movement’ that has not once protested atrocities on Dalit women. The Dalit women were used as cannon fodder. This is a contradiction that has to be addressed. DSST does this by promoting Dalit women’s leadership. The gender workshops for all ensure that the Dalit men are also sensitised.

There is an intense three year process on wherein the entire leadership is sensitised. This programme is with the support of Visthar, and Human and Institutional Development Forum/Swiss Development Cooperation [HID/SDC]. The men build up their perspective, and the gender issue is not seen in isolation as a ‘women’s’ issue. In the second and third years, the process goes beyond sensitising. A study on violence against Dalit women is being conducted. The findings of this will form the basis of a campaign. The plight of the black women’s movement in America—all women are white, all blacks are men—is avoided.



## Integrating micro-finance

### Micro-finance in NESA constituents

Most NESA constituents promote micro-finance in the communities they work with. The total savings of these constituent promoted groups comes to almost Rs 30 million, with about 200,000 people—about 2% of them men. These savings range from Rs 20 to almost Rs 1000 per annum. There is a wide range. In some cases it is obvious that these are subscriptions and not really 'savings.' While some constituents have taken to micro-finance with enthusiasm—the NESA constituent promoted and anchored micro-finance networks in Tamilnadu and Karnataka have about 350 members, and the process is initiated in Keralam with another 20 organisations—there has been no uniformity in even the programme perspective.

### The need for integration

*Micro-finance gives us staying power. It makes advocacy, lobbying and campaigns possible.*

*If we take loans from others, they are able to disrupt our campaigns by demanding repayment. Then we are forced to abandon our campaign and go look for work to repay the moneylender—often the very embodiment of what we are campaigning against.*

Ravichandran

When the 175 small organisations and 11 networks came together under one banner, it became very obvious that some form of support needed to be provided to these organisations and the communities. These organisations were doing excellent work in organising and mobilising the people. However, they and the communities, were still at the initial survival stages of empowerment.

They needed to be brought to a different level—a higher platform of strength. Keeping all this in mind, NESA designed a programme specifically for the poorest of the poor, with focus on the most oppressed—for the ‘Dalits among Dalits’—the Dalit women.

Even before DSST was formed, a thorough review was done of all the projects, one at a time, to make plans for the coming year by a sub-committee meeting in Bangalore from 14 to 16 April 1998. The need for economic support for Dalit women was identified by Parasu, and the need for a special support programme for them was accepted at the meeting.

The criteria was fixed, and there was a search for finding replicable models. These models should ideally be in an organisation that had the capacity to train the Dalit women. With the formation of HRFDL, and the situation of the communities and the organisations, it became even more necessary. Economic empowerment of the Dalits became a priority. Another objective was to strengthen the Dalit networks that were part of NESA. The organisations were from Dalit networks ADVANCE, PARAVAI, Marutham, WIND, THADAM and DASC.

The selected organisations from these networks needed to have basic systems and have promoted micro-finance for at least five years. They needed to be convinced that micro-finance was an integral part of the empowerment process. In some activist ideologies, efforts at economic betterment are discouraged because it is thought that they would distract and divert people’s attention and prevent them from rising up for their rights.

## **The NESA role**

Due to the reach of NESA, it was able to identify the need. Due to the richness of the NESA programme, the expertise of the founder members, and their commitment to sharing resources, NESA was able to identify the resource organisation within itself to help in capacity building and economic empowerment of the Dalits. This resource organisation needed to have the required expertise. It needed to have the capacity, and inclination, share its expertise.

ASA had reached a stage in its growth when it had such capacity. All it needed was to create a platform to replicate and share its success.



NESA provides it with such a ready-made platform. The process report of the programme by ASA notes that:

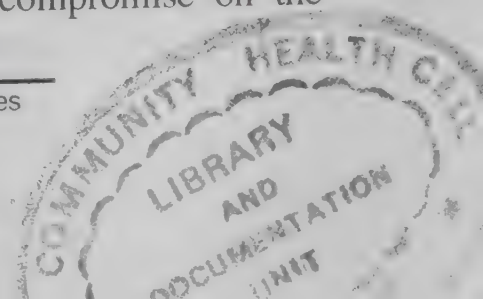
*The convenor of DSST, Mr Rameshnathan of The Sign, was invited to ASA, a leading micro-finance institution working among Dalit women and vulnerable groups, to formulate a Dalit policy for ASA. He was very impressed by the economic impact created among the vulnerable and Dalit groups. He therefore had a bilateral discussion with Mr Devaraj, the Chairman of ASA and NESA, on how to empower these people through the Dalit networks. Constituents in the Dalit empowerment sector of NESA were doing social and political work well, but there was a want in economic development and micro-finance. So it was decided to train the Dalit women.*

## ASA and the ASA model

### Why ASA?

When NESA decided to train the Dalit women and nurture micro-finance embedding in the empowerment process, the organisation selected to do the training was ASA. ASA is the sector lead of the micro-finance sector support team [SST] in NESA and hosts the sector secretariat. It is a Dalit headed organisation, working for Dalit empowerment with Dalit women, using micro-finance as a tool. It runs a successful 'Grama Vidiyal' [Village Dawn] banking system with six branches.

ASA's unique qualification is that ASA started off as an organisation that mobilised Dalit women for campaigns and then successfully managed to integrate micro-finance into its programme. So ASA is well aware of the problems of transition, and the special requirements. During the time of transition, when ASA was embedding micro-finance into its programme in a systematic way, repayment rates were about 35%! But ASA could build in correctives and bring the repayment rates to above 98%. This experience is invaluable since these selected organisations will be going through a similar transition. Being a Dalit headed organisation working with Dalit women, ASA will be sensitive to the needs of the small Dalit organisations. At the same time, being an internationally recognised resource centre on micro-finance, it will not compromise on the quality of the programme.



## The basic premise

ASA's micro-finance programme is based on the basic premise, common to the voluntary sector, that all people are good. That it is the systems and social structuring that fail people, not the other way around. If systems are built to suit the people, they will repay the loans. It is the unfriendly system that makes people 'defaulters.' Accordingly, ASA has built its micro-finance systems based on the capacity of the people to save, repay, to earn, to utilise, to manage, and—most of all—to own.

The programme of ASA is micro-finance, and credit-plus. While the programme itself goes far beyond the other models, for instance 'self-help' or even micro-credit, there are fundamental differences in the assumptions. A micro-finance programme assumes that the poor are fully capable potential entrepreneurs. The relationship is one of support, not charity. Just as a bank supports an entrepreneur to make profit, stabilise the company profit making systems, and continues to lend so that higher and higher standards of living can be attained, ASA's micro-finance programme does the same for the Dalit women, based on the same principles. The approach of the micro-credit programme is to get the women to be at or just above the poverty line. The micro-finance programme approach is to get the women—at their own pace, over time—well over subsistence levels and onto sustainable positions of strength. The credit plus component addresses the non-economic empowerment issues.

## The systems

At first a five member group of Dalit women is formed in the village. One of the women is selected as the group leader. Having five member groups ensures tight bonding and peer control. Moreover, this is often the first time that the women are in positions of leadership. The group size is within their management capacity. It is small enough not to be intimidating and large enough to be significant. These women are trained for five days on the values and aims of the programme. The women pay Rupees 5—a Rupee a day—for this training. After this, a senior Grama Vidiyal bank officer conducts a test for these women. If the women are not clear on the values, objectives or the systems, further orientation is proposed. On passing



the test, the group is formalised. When more women join, they are also organised into groups of five.

The group then starts to save. After three months, two of the women get a loan, on the recommendation of the group leader. The group takes collective responsibility for repayment. The only criteria for the loan is regular attendance in the weekly meetings and regular savings. Depending on regular weekly repayment, the other two women get loans after three months. The relatively short duration between group formation and the first loan is a time that the people can wait without losing interest or enthusiasm. It is long enough for ASA to judge the seriousness and discipline of the group. It is within the permissible lead time of the group. These people are often below the poverty line, and therefore sometimes live on a meal to meal basis. To ask them to plan for a generation ahead, while fighting for survival, is unrealistic.

After a further three months, the group leader also gets a loan. The first loan is invariably Rs 2,000. The second loan is Rs 3,500 to Rs 5,000. The loans carry an interest of 24%, and have additional components of insurance, compulsory savings, membership fees and Vidiyal fund. The loans are repaid in 50 weeks. The equated monthly installments are rounded off, so the final month's installments are a little less. The quantum of loans increase in each cycle, depending on the on-lending money that ASA is able to raise, and the confidence of the Dalit women.

In each of the meetings, the women raise their hands and take an oath that recalls their commitment to social justice, and for optimum use of the programme for empowerment. Then their membership fee, savings, and loan repayments are collected. They save Rs 10 per week, and pay a Rupee as membership fee. Most of the people earn on a daily or weekly basis. So savings and repayment is weekly. If there is more time gap than that, the money is likely to be spent on other things. These weekly meetings are held in the morning. This is an innovation of ASA. The benefits are that the women can come conveniently and men do not disturb the meetings. Only the women come and, even when the meetings are held in the open, there are very few outside observers. These observers are sober.

The payments are collected by the group leaders, verified, and handed over to the bank officer. Loan requests are handed in, after scrutiny by the group leader. When there are more groups, all the groups in a village have a common meeting. The purpose of the loan is verified, and a feasibility check is made. If approved, the group leader, along with the applicant and the husband, comes to the bank branch on the next Tuesday to collect the loan.

The applicant and the husband are interviewed before the loan is actually disbursed. Though it is the women who actually takes the loan, ASA involves the husband in the process. This ensures that Dalit empowerment takes place, giving women her due credit and space in the new order that is being created.

In a space of seven years, ASA has transformed itself into a systems driven organisation, without losing its original orientation. ASA has a close to 100% recovery rate. It is now in a position to share its expertise with the others, having convincingly demonstrated that a quality programme is possible with Dalit women.



## The micro-finance management course

### Designing the course

Economic sustainability suffers due to the lack of trained local people to work on it on a sustained basis. Micro-finance did not realise its full potential with the Dalits because of their weak resource based and lack of expertise for systems such as keeping records and other administrative functions. Micro-finance is not seen as a programme but as part of an integrated approach.

The approach of NESA has been to identify married women working in the Dalit empowerment process, and then train them in micro-finance promotion. Strong, capable women would be an asset to the small organisations that form a significant proportion of HRFDL members. These organisations would have better resources and human capital, so the work in the field would be enriched. Integrating micro-finance into the empowerment process would make the process stronger. Together, the better organisation and a richer programme would make the networks stronger.

NESA, the Dalit Sector Support Team, and the Micro-finance Sector Support Team had a combined meeting to design the programme, the objectives and the criteria.

### Criteria for selection

The Dalit women would be trained, and then supported. They would be attached to the various groups and networks. They would be responsible for promoting micro-finance at the projects to which they are attached. They would need follow-up programme support and monitoring. The course had to be designed so that the women could do all these functions. For the extensive travel, they would be given a bicycle each. For the first two years they would be given Rs

2,000 per month. By the end of 24 months, they should be able to support themselves from the interest of the savings.

The women selected were married Dalit women, above 20 years, with three years of experience. They would be at least have graduated from high school. They would have a fair knowledge of any model of micro-finance, and be able to carry out quantitative and qualitative work after training. They would need to continue with the development organisation after training, and be able to train others.

While most of the criteria is self-explanatory, the one on being married needs explanation. Women often leave their village and go to their husband's on marriage. This could be one in which the organisation is not working. There is often a break in employment for a while after marriage. When dealing with money, the personal bond is important. Changes in staff do not inspire confidence. The married women who are working, on the other hand, are more likely to continue with the organisation, working in the same place.

There were 26 Dalit women in the first batch from 30 June 1999 to 7 August 1999 and 27 in the second batch from 16 September to 2 November 1999. Some of these women were heads of organisations, most were not. Most were from the constituent networks. The selected women underwent residential training for six weeks in ASA. Some of the networks wanted to have more women trained. They were welcomed, but with the clear understanding that the extra women would not get the stipend. In the second batch, those from the same organisations as the first batch were not given the stipend. This was to ensure that the available resources were spread judiciously, to support the empowerment process.

The stipend and the income for integration from other sectors greatly helped groups that did not have any other source of funding support. Since there were many who could claim stipend on this count, the actual quantum of funds and its even distribution to the groups was monitored.



## Course details

The micro-finance management course covered

- Basic skill development.
- Relevant legal procedures such as legal status for the programme and registering a society or a trust.
- Creating and maintaining credit discipline.
- Repayment crisis and rehabilitation strategy.
- Savings and loan products and other financial services.
- Financial management.
- Planning, monitoring and evaluation.

The course also included a Dalit awareness song at the start of the class. The entire course was participatory. They had exposure to the branch and the field during the sessions. At the end of the course, they were placed in a branch for a week. They were assigned to a field officer so that the students could observe the day-to-day activities. This helped them to understand

- The procedure of the centre meeting.
- Role of the field officer.
- Accounting procedure in the field.
- Maintenance of accounts in the centre.
- Practical difficulties, and how to tackle them.

At the branch they saw the role of the branch manager, the accountant and the lines of accountability. To understand the management information systems, they were also exposed to the accounting and record keeping functions and formats.

It is found that the organisation heads need to be convinced about the programme. So at the end of the course, the organisation heads were called for a day's orientation. Reporting and documentation procedures were explained to them and a format for that was given to them.

## Formal systems

A programme of this sort needs a lot of formal systems not only for the programme, but also between the organisations involved. While the programme systems formed part of the course, and would be implemented in the field, there was a formal MOU between MCSST and the students. The agreement was to ensure programme sustainability, fair wages and that the programme would be implemented. Some related to the legal requirements. Payment of the stipend and the promotional facilities was tied to the implementation of the MOU.

In the agreement between the organisation and MCSST, the organisations involved agreed to

- Promote micro-finance.
- Mobilise at least 20 new members a month.
- The stipend would be paid to the student, and not the organisation. The payment by demand draft would be sent to the organisation. The head of the organisation would give it only on satisfactory completion of the work for the month.
- The stipend would be paid to the student only if she works in the particular sponsoring organisation. If she left the organisation, the stipend would be forfeited.
- The stipend would not be split.

## Support and monitoring mechanisms

The first batch started its work in September 1999, and the second from November 1999. The money for the bicycles were given on 2 November 1999.

This is a combined programme that cuts across sectors. Therefore there are many stake-holders: the community, the development organisation, the Dalit empowerment networks, HRFDL, DSST,



MCSST, ASA, The Sign, the many staff of the organisations involved, and NESAs themselves. All of them had a role to play right through the process. The women were placed in organisations and networks. They would be dealing with the savings of Dalit women in the focal communities. ASA, as the micro-finance sector lead organisation, provided the technical support and training. The groups were working for Dalit empowerment, and members of HRFDL. So HRFDL and DSST had a role to ensure balance of integration while not diluting the empowerment campaign component. NESAs needed to mobilise resources, provide the co-ordination and balance interests. Periodic review meetings were held to assess the impact of the programme.

About 15 to 20 staff from ASA work on this programme, giving a major portion of their time. They give follow up support to these 53 trainees and the 53 organisations. They do the appraisals, monitoring and evaluation. There are periodic reviews. The staff also go to the field for monitoring and support. ASA informs the organisation when one of the ASA staff will come for monitoring. The staff check with the organisation office how many members were enrolled, and the savings. Then they check the reports to see if the information tallies. After this, they go to the field to check any one village to see if a bank account has been opened, and how the cash has been revolved. They check basic village records. Back at the office, they check if the village level data has been consolidated, and if there are any issues to be addressed in the office. The involvement of the director in the programme, and the organisational and staff structure are observed.

## Success stories

The primary success of the programme has been to demonstrate to the world the capacity of the Dalit empowerment groups to integrate micro-finance into the empowerment process. It can no longer be questioned. Within the Dalit empowerment process, it has demonstrated the necessity of micro-finance for Dalit empowerment. This is no longer questioned. There have been some notable successes. Of the organisations trained, 47 continue with the programme. Seven of the groups are competent enough to start their own, self-sustaining branches. ASA estimates that the credit absorption capacity of the groups is about Rs 100 million. Some of the groups have 'out-ASAed' ASA. Some have so internalised the spirit of the model that they have modified it and run very successful programmes themselves. RRO and YSSA are two of them from Dalit Action Solidarity Collective, DASC. DASC is a collective of 18 groups working in 11 districts of Tamilnadu, covering 10,947 Dalits in 459 villages..

### CASE STUDY: Rural Reconstruction Organisation\_\_\_\_\_

#### Tamilarasi, V Sundaresan

This is a husband and wife team. Tamilarasi was trained in the first batch, from June 1999. Sundaresan admits that the stipend was an incentive for sending his wife for training. He himself is involved only with a few of the groups, spending more time in campaigns. They work in Tirunelveli district, in south Tamilnadu. RRO is part of DASC network. They work for Dalit empowerment. The unions that they promoted meet once a month. The members were both Dalit men and women.

Tamilarasi is a graduate in Zoology, and had no prior training in accounts. After the training in ASA community college, Tamilarasi went back and explained the system to the RRO team. The new



system was tried out in two of the existing unions. But the response was not encouraging. The unions wanted to continue meeting once a month and do the savings programme at these meetings.

So RRO decided to start afresh in new villages. In them, only Dalit women were organised. When they went into the new villages, the women told RRO that many such programmes were conducted and in all of them the people were cheated. So they [the villagers] were frightened. RRO shot back 'in three months see if you are frightened or if we are frightened if we don't give you a loan.' The women agreed. Explaining the process took three months—from 17 August 1999 to 16 December 1999. It is only after that the first loans were given on 17 December 1999.

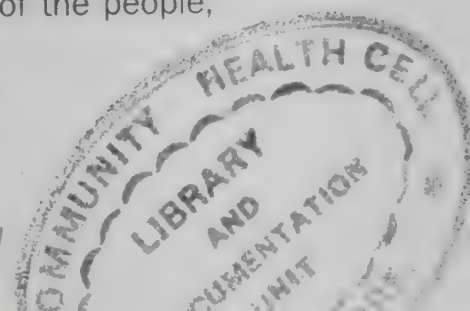
The groups meet at a fixed time between 16:00 and 18:00 on an appointed day. Those who are absent without prior information are fined. They save Rs 10 a week. Leaders in 10 villages were called to make the rules for lending. After 13 weeks the first loans were given, based on need. Those with the most need got the loan first. The entire loan of Rs 2,500 was from the savings of each centre. A centre has four groups of five members each—a total of 20 members.

Loans are given only between 10:00 to 12:00 every Thursday, by cheque to UCO bank. The collections are deposited in the bank daily. Every Thursday, the balance reverts to the minimum, and the rest is disbursed. The timing is restricted since they go to the field at other times.

United Commercial [UCO] Bank is one of the three sick banks. The group was advised to withdraw money from this bank since it was risky. But they feel it will not affect them because they withdraw all the money—but for Rs 200, the minimum balance—every Thursday. Moreover, balances in savings bank accounts up to Rs 50,000 are insured by the Government of India.

The programme now covers 44 groups in 17 villages. The 1120 members have saved about Rs 300,000. The total money rotated is Rs 650,000. Their repayment in the week ending August 2000 is Rs 41,500. Rs 14,000 of this is interest. Because they re-invest the interest also, the next week the projection is Rs 43,000. The entire amount, bar Rs 49,000, is from the savings of the people,

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the interest on loans, and interest on interest. They get 'interest on interest' because they lend and get payments weekly. The interest they get they recycle, because at they get the operational costs as stipend at present. From December 2000 they expect to be able to support staff from the interest on interest, which will come to about Rs 6,000. The fines are used for travel and group development. At the end of 2001 they expect to have Rs 7.5 million in rotation.

RRO has made changes in the ASA model, keeping in mind the spirit that systems must be built for the people. The stipend is split between three staff. Tamilarasi gets Rs 1000 and the others Rs 500 each. Sundaresan goes for daily wage labour. The villagers meet in the evening, not in the morning. The interest rate is Rs 3 per month, both for savings and loans. The loan term is six months, not fifty weeks. Their accounting system is much more simplified because of this. At the moment, the group does not need any operational expenses since they get the stipend. So the interest is recycled. When the stipend is stopped, this interest on interest—which will be retained by them—will be sufficient to meet their costs. So far their only expense has been Rs 4,700 to print the stationery required for maintaining the records according to the systems.

While the people in the older villages could not take to micro-finance, the newer ones do take up struggles and social issues. They got title deeds for their houses after a campaign, got a widow her pension from the government... and confidently demand government services.

With the team working harmoniously, they agree that the criteria for selection of the trainee—including, not surprisingly, being married—is good. They feel that the success of the model is assured if they do regular, systematic work. They keep two copies of every report. One interesting mis-understanding was their 'OS' column. In ASA 'OS' means outstanding. In this group, that has 100% repayment, 'OS' stands for 'others.' 'Others' stands for other kinds of money that they get. They have about Rs 82,000 under that head. A woman recently gave them Rs 10,000 which she got in a chit fund. For deposits above six months, 10% interest is given.



Initially RRO used to come to ASA for a lot of support. Now their success rivals ASA's, though on a much smaller scale.

The people in the older villages now ask why loans are given in the newer villages and not in theirs. The process of including them, at the same time inculcating in them the adequate discipline and adherence to systems, is challenging.

## **CASE STUDY: Youth Social Service Association**

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### **C Kalairani, Rajendran**

YSSA is part of DASC. Rajendran is the co-convenor of the network. Kalairani is a post graduate in commerce and holds a post graduate diploma in computer applications, acquired after joining the organisation. She feels that the systems required for this are different from her formal studies. Here applied economics is required.

YSSA works in 40 villages in Sivagangai district from 1984. The unions in these villages used to have savings before. But these savings used to be distributed at a festival, most often pongal [the harvest festival in January] or diwali [in October/November].

421 Dalit women in 19 villages are organised into 25 groups. They have a total of Rs 167,525 in savings. Rs 552,380 have been given out in 1126 loans. Rs 346,505 has been recovered. Rs 53,890.50 is interest. They have 100% recovery.

They too have modified the system to make it more user-friendly. Their meetings are held in the evening. They feel that the training can be for anyone. Even though the trainee leaves the organisation, it is not a loss to society. It will come in of use somewhere.

Because of the money that they have saved, the women had the confidence to federate into a Dalit women's federation. They take up campaigns more confidently now, since they have staying power. Previously, they could not take their campaigns to the logical end, since they had to go back to the same people for jobs the next day. The programme has come as a great support for the empowerment process.

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YSSA and RRO are two of the best. But others report good progress too.

SERD<sup>1</sup> reports success in better efficiency in the programme. They used to have a programme before, but it has doubled its reach after the training. Their savings is monthly, since the people there are paid monthly. The people themselves take the money and lend. SERD visits the groups to monitor and maintain records. They mobilised Rs 200,000 through NABARD, the National Bank for Agriculture and Rural Development. They managed to get half the amount. The rest is held up on procedural grounds. They need to complete some income tax formalities. SERD had previously refused on-lending money of Rs 1.4 million since they did not have the confidence to manage that huge a sum. Now they are confident of managing double the amount.

The groups promoted by GLOW<sup>2</sup> have a monthly savings of Rs 20. There are 636 women in 39 groups in 25 villages. Of this, four are groups of backward caste women, two of Moslem women, and the 33 others of Dalit women. Initially 40 groups were promoted. One defaulted. They have saved Rs 111,143. Seven groups got Rs 25,000 through NABARD. They plan to add 500 members per year through their three staff and two volunteers.

1 Interview with L Pandi and M Tiruselvi, SERD, Manamadurai, Sivagangai district, PARAVAI Network.

2 Interview with S P Annadurai, GLOW, Tirupattur, Vellore District. ADVANCE network.



## Issues, learning and correctives

This programme is an innovative first. It has been in operation for a year. There are many lessons from this programme even at this stage. The long period of interaction, and the mutual commitments to sharing and values, made this integration possible. The key actors were able to rise above the competition that plagues processes when resources are scarce. A major learning is that an inclusive process and trust is necessary before building systems and structures.

### Cost-benefit

As direct expenses, Rs 979,000 was spent on training and support to the two groups. This does not include the monitoring and support expenses of ASA. Of this, Rs 441,000 is for training. The rest is the promotional costs. It includes Rs 68,000 for administration, Rs 110,000 for bicycles, and Rs 360,000 as stipend.

By July 2000, the trainees mobilised 8965 members, Rs 729,745 as savings and disbursed Rs 1,272,748 as loans to 2212 women. The returns, cost and benefit are equal in less than a year, and will exponentially increase. On 31 December 2000, the groups have 18,679 members with Rs 3.5 million as savings and 23,720 loans totalling Rs 4.725 million. This is the quantified data. The benefit of the training is felt not only in these new groups. Those who came for the training report better systems and discipline in the entire micro-finance programme of their organisation.

Sixteen groups have been recommended to Rashtriya Mahila Kosh, RMK [the national women's bank], and 11 to Friends of Women World Bank [FWWB] for financial assistance.

### Process: Differences between the groups

There is considerable difference between the first and second groups. The first group was selected by a much more elaborate

process. The Executive Director of NESA, the sector lead of micro-finance, and the sector lead of Dalit empowerment were all involved fully. Each organisation and each woman was individually scanned. The criteria was applied fully. The course was tailor-made for the women. In the second batch, not enough reflection was done.

In the first group, 75% very good, though there are problems in accounting. Seven can open a branch, and are up to ASA standards. In the second group, many need further support. The difference is that in the second batch, the Dalit empowerment lead was not as involved. The same course material was used, without customising for the particular group. The criteria was not strictly followed. Even those graduated from secondary school were trained. A little bit of over-enthusiasm there.

In future, the training will be more field based. The trainees will pick up the concepts on their own, through experience and practice. The training syllabus will be customised for each group. There will be innovation to ensure success.

### **Organisational issues**

- The directors of the development organisations involved don't know how to do verification, nor even how many members are covered.

One of the most important factors for the success of this initiative is the commitment of the organisation chiefs to integrating the micro-finance component into the Dalit empowerment process. A problem to be addressed is one of expertise. The directors, being more involved in campaigns, did not have the expertise to monitor the micro-finance work. So reporting became a causality. The directors and staff pass the buck. This is difficult for accountability and for consolidation. For the programme to succeed, the directors need expertise and interest.

In the future programmes, there will be an orientation component for the directors also. An orientation programme was conducted for the directors of the 53 organisations from 31 July to 4 August 2000.



- Reporting systems are weak. There are no copies of reports or separate files for the programme in the office. Verification of data is weak or non-existent.

- The staff become 'ASA staff.'

The organisations are so small that the director of the organisation is not paid, or if paid gets at most Rs 1,500. The honorarium of the staff trained in the first batch was Rs 2000 per month, and the second batch got Rs 1000 per month—and the director still was not paid.

This amount was paid directly by ASA to the trainees, by a demand draft. The demand draft was sent to the organisation chief by registered post, but the demand draft itself was in the name of the staff member. The staff became partially 'ASA staff,' and the lines of accountability, monitoring and reporting got blurred. Reports were not given to the director.

- Extraneous considerations.

One director's wife got training. The stipend was an attraction. This is a reality in money scarce situation. But what makes it difficult is that even after training she does not know the programme well enough. For any query her reply is to ask the director—her husband. This is not an absolute. Another husband and wife team—Tamilarasi and Sundaresan of RRO Tirunelveli—have initiated a model programme.

- In one case, there was a 'wrong' address given by the organisation. What happened was that the organisation had to shift office. The letters were returned during the three month transition.
- Though care was taken to ensure that the staff stayed, some staff did leave.

## Networks

- DSST criteria for organisations joining networks and HRFDL.

When DSST was identifying and selecting groups for networking, and then for initiating HRFDL, the criteria was political involvement, perspective, issues and interests. Most of the groups were very small, and do not have funds. The

'formal-legal systems' were not part of the criteria at all. HRFDL does not insist on formal registration, an office, or a signboard for its members.

The issues of keeping copies of their reports in their office was difficult since they were activist groups, and even when they wanted to build systems, they did not have the funds to do so. None of these organisations have Xerox machines or the infrastructure that a systems driven organisation takes for granted.

The legal requirements, systems and infrastructure required for an activist organisation engaged in fire-fighting at the forefront of resistance, and one doing micro-finance are sometimes different.

- Networks did not benefit as much as expected.

Though the programme was to strengthen the networks, the result was not quite as planned. Sending the stipend directly to the organisation head bypassed the network monitoring mechanisms. So the programme was not monitored during the network meetings. The convenors did not know of its progress.

If this continues, there is a danger of the networks unravelling. The small groups came together since they needed the collective strength of a network. So, while ensuring the independent strength of the constituent organisations of the networks, the unity and cohesiveness of the network is paramount and must also be ensured.

As a mechanism to ensure this, the letter and the demand draft will be sent to the network convenor for the reminder of the stipend period—six months till December 2000. In the monthly network meetings, the report of the micro-finance programme will be collected, and then the stipend will be given. This will be a system for all other sectors also. The network monitoring systems will be utilised. This will ensure quality, since the sector secretariats will not be able to do as rigorous a monitoring from afar. ASA will relate to the networks and provide support and feedback there.

Though the work is in micro-finance, the networks and the organisations are conceptually closer to the networks and DSST,



so tighter monitoring and more direct feedback will be acceptable from DSST. The networks and DSST are better placed for implementing correctives.

As a corrective measure, it was decided that the network convenors would get copies of all letters and be informed of major decisions. The networks will assume more responsibility. The directors will now have the responsibility of ensuring results, quality and staff welfare. The networks can decide whether this will be discussed and the stipend disbursed at network meetings or staff meetings.

The HIV/AIDS sector also had a similar experience. In Arogya Agam—the sector lead for HIV/AIDS work—after one group does a street play, another group goes to the village the next day for impact assessment. The first question they ask in the villages is ‘was there a programme in your village yesterday?’ The Arogya Agam cultural troupe know it was routine questioning to assess impact. For the networks, who did not know the background, it seemed like lack of trust.

The HIV/AIDS sector has evolved a similar methodology. In each network a monitoring group was formed to run the programme. Small funding was given for this group just to meet their travel expenses. This improved the monitoring and also gave an opportunity for the members—all influential network partners and half women—to get around and meet the other members more in their own field areas—which often they had never previously done.

## External

- Caste as capital and infrastructure

During the training, there were some signals that in three months ASA would mobilise money for on-lending. The success of the ASA model depends largely on this component. When these funds did not come, there was large-scale frustration and, in some cases, even resentment. This was due to an unfortunate mis-communication.

ASA is a nodal agency for RMK, the national women’s bank. They are empowered to assess groups and recommend them to

RMK for getting on-lending funds. ASA did try get the funds. Seven groups were recommended for getting Rs 40,000 each as grants, and nine groups for getting Rs 200,000 each as loans for on-lending between 16 and 21 January 2000. Though the agreement has been signed by six under the main loan scheme on 28 January 2000, there has been a delay in getting the funds.

The funds have not come till date, in part due to the bias against Dalits, and in part due to disbelief that Dalit groups can be so disciplined. Caste is both infrastructure and capital in India. It is not restricted to the social sphere. Caste connections are analogous to the 'old-boy' network. It is much more deep-rooted, embedded as it is in archetypes, primordial fear, and sub-conscious indoctrination right from birth. This has tremendous implications for the Dalits and this programme.

A manager—an oppressor caste liberal—of a micro-finance institution in Chennai sanctioned on-lending funds for some of the groups. The line officers—all from the oppressor castes—refused to release the money to the Dalit groups despite the documentary evidence put before the micro-finance institution. This in the supposedly 'voluntary sector!' And this is not an isolated instance. The finance institutions of the state are all controlled by the oppressor castes who fear Dalit empowerment most. Support for integrating micro-finance into the Dalit empowerment process will not come from these institutions. These institutions will not give the funds to the groups with proven competence or documentary evidence of a strong micro-finance programme. Therefore, funds for this will need to be raised from external sources.

In future plans, the costs of the entire cycle up to sustainability, including on-lending funds, will be included in the programme budget. Dalit groups cannot depend only on getting on-lending funds from the oppressor caste managed national finance institutions in time.

- Donor agency interference

Different donor agencies have different policies. This programme was supported by Novib, the Netherlands Organisation for International Development Cooperation.



Another agency made delinking from HRFDL a condition to give grants for the development organisation. Faced with the need for funds, the two Dalit organisations concerned had no choice. That instance does not tell the whole story, which has a positive fallout. This incident could demonstrate the strength of the programme and the networks. In all the campaigns, the communities join together—even though the support development organisations are forcibly kept apart. This has led to comment from those development organisation heads that ‘though Dalit headed organisations are kept as bonded labour by funding agencies, we have at least ensured that our people are free.’

- **The government micro-credit programme.**

The Tamilnadu government has started its own programme. In this programme money is indiscriminately distributed, without a process. This gives temporary money to the groups—within six months—but because there is no process, the Dalit women are likely to become ‘defaulters.’ All this just to meet targets for the government employees. In the short term however, the people join the government programme. This disrupts the community organisation efforts by the Dalit empowerment groups. The government programme is sub-contracted to NGOs in desperate straits. These NGOs have no choice but to depend on government largesse for their survival. This leads to unhealthy competition.

In the old days of IRDP loans to individuals, Dalits were encouraged to take loans. The subsidy went in bribes and tips and the Dalit families became ineligible for credit thus increasing their dependence on oppressors. Now, under the new schemes, credit is given through groups. Government agencies are scrambling to form groups, even among Dalits. They are exploiting them in the same way. The whole group will be ineligible for credit. Banks will not lend to even genuine groups in the same village. This is a systematic way of creating alibis for the oppressor caste controlled state.

## The road ahead

The programme now covers about 19,000 women with Rs 3.5 million in savings. Rs 4.3 million was disbursed in about 24,000 loans. Success brings with it new challenges. For instance, Rs 7.5 million at that velocity cannot be managed by three or four people in RRO. For how long will that be sustained? More people need to be trained, and inducted soon. This will increase overheads, and repayment rates will not remain at the perfect 100. Spread will dilute intensity of coverage. These have to be factored in and addressed. Some fine-tuning in the existing models need to be done. With all the stake-holders being NESAs constituents, customising the programme becomes relatively simpler. The platform for giving and receiving criticism and feedback, along with corrective measures is already present.

Opinion—and experience—is divided on the ‘marriage criteria,’ and whether it is better to work with the old groups or start with the new. But all are convinced that it is a necessary programme for Dalit empowerment, and that ‘we must work with the people we have.’ Enhancing human resource capacity, rather than external recruitment or out-sourcing, will continue.

This programme of integration is an innovation. It was an experiment and some failures are natural. A major shift in the next cycle will be in programme design. The programme will be designed as a nurturing programme, not as a training programme. This will lead to an attitudinal change to one of being supportive and nurturing rather than one of teaching, monitoring and testing. Monitoring and evaluation is to provide support, not to stop support.

NESA will carry forward the process, fine-tuning it to support campaigns in the most effective way possible. These ‘savings’ are not surplus, nor got by ‘prudent management’ of funds. They are the



product of sacrifice of the Dalit women. NESAs ensure that this sacrifice is used as an investment in the women and in the future of the community.

There was considerable apprehension, specially from groups having a direct approach to empowerment and engaging in resistance, that promotion of micro-finance would lead to diluting the campaign component. Empowerment is for greater access to resources. Though a political struggle is needed, even to sustain a struggle, economic wherewithal is necessary. The groups that promoted a campaign and community organisation based approach often were very adverse to micro-finance activities. NESAs' success has been to take up the challenge to integrate micro-finance into the Dalit empowerment process. There have been mixed results but, on the whole, the outcome is quite positive.

## Programme status, December 2000

|              |               |                 | Batch 1       |                  |               |                  |
|--------------|---------------|-----------------|---------------|------------------|---------------|------------------|
| S.No.        | Organisation  | Staff           | Members       | Savings          | Borrowers     | Loans            |
| 1            | SERD          | M.Thiruselvi    | 965           | 119,000          | 424           | 154,000          |
| 2            | VEDU          | Pushpalatha     | 261           | 2,890            | 12            | 2,750            |
| 3            | WE TRUST      | Sivakami        | 310           | 15,775           | 15,775        | 15,700           |
| 4            | PARD          | Jiji Sworna Bai | 179           | 2,255            | 47            | 1,800            |
| 5            | CRWD          | Manjula         | 200           | 18,660           | 14            | 12,500           |
| 6            | HESAT         | Latha           | 540           | 80,707           | 83            | 71,500           |
| 7            | ESHT          | Isbella Mary    | 225           | 36,660           | 40            | 33,000           |
| 8            | Moral Society | D S Sundari     | 80            | 185,4            | 0             | 0                |
| 9            | VDS           | Jansi Rani      | 234           | 56,444           | 40            | 40,000           |
| 10           | VESA          | Jayanthi        | 202           | 40,270           | 15            | 37,500           |
| 11           | SIED          | Manimegali      | 50            | 6,100            | 8             | 5,000            |
| 12           | NIMMADHI      | Shanthi         | 90            | 16,820           | 68            | 22,000           |
| 13           | SEED          | Malarkodi       | 2682          | 481,700          | 1,152         | 244,500          |
| 14           | GLOW          | Thazoon         | 79            | 3,370            | 70            | 42,500           |
| 15           | MCD           | Kaveri          | 977           | 373,512          | 600           | 373,512          |
| 16           | RRO           | Tamilarasi      | 1565          | 530,210          | 858           | 1,157,050        |
| 17           | YSSA          | Kalarani        | 487           | 195,310          | 1,122         | 653,300          |
| 18           | SRDT          | Vijayakumari    | 0             | 0                | 0             | 0                |
| 19           | TRUTH         | Franciscal C    | 189           | 28,515           | 26            | 11,700           |
| 20           | UMA           | Joice kumar     | 249           | 56,402           | 171           | 54,686           |
| 21           | WWARD         | Jothy           | 402           | 69,260           | 22            | 188,000          |
| 22           | World Society | Danalakshmi     | 370           | 155,970          | 0             | 24,000           |
| 23           | NUN           | Suganthi        | 365           | 65,462           | 320           | 65,400           |
| 24           | GDS           | Thirumagal      | 165           | 22,500           | 29            | 2,150            |
| 25           | RWEDS         | Sagayamary      | 470           | 107,197          | 484           | 107,197          |
| <b>Total</b> |               |                 | <b>11,336</b> | <b>2,486,843</b> | <b>21,380</b> | <b>3,319,745</b> |



|       |              |               | Batch 2      |                  |              |                |
|-------|--------------|---------------|--------------|------------------|--------------|----------------|
| S.No. | Organisation | Staff         | Members      | Savings          | Borrowers    | Loans          |
| 1     | PLC          | M.Devi        | 20           | 1,443            | 5            | 3,200          |
| 2     | Arasi        | Stalin Devi   | 300          | 68,200           | 170          | 68,000         |
|       | Arakkatalai  |               |              |                  |              |                |
| 3     | SEED         | Jayachitra    | 2,692        | 419,823          | 1,228        | 309,500        |
| 4     | PESD         | Indra         | 380          | 34,800           | 137          | 60,400         |
| 5     | SWEEDS       | Mathi         | 0            | 0                | 0            | 0              |
| 6     | GKVDS        | D.Soundari    | 221          | 43,450           | 35           | 39,900         |
| 7     | PRIME        | Antonyammal   | 138          | 4,869            | 6            | 5,000          |
| 8     | VPGLS        | D.Jaya        | 260          | 600              | 12           | 9,100          |
| 9     | TIME         | R.Karpakam    | 155          | 19,635           | 79           | 29,750         |
| 10    | VISU         | M.Chitra      | 180          | 5,493            | 17           | 5,100          |
| 11    | WAR          | Maruthambal   | 86           | 8,784            | 27           | 13,900         |
| 12    | VSES         | M.Devi        | 150          | 16,070           | 25           | 12,500         |
| 13    | AWARD        | Antonyammal   | 54           | 2,700            | 0            | 0              |
| 14    | PEEDS        | Krishnavadivu | 332          | 43,926           | 27           | 117,821        |
| 15    | RWDS         | H.Subala      | 490          | 124,527          | 417          | 124,527        |
| 16    | STEP         | Vijiya        | 198          | 50,841           | 50           | 26,107         |
| 17    | IRWDC        | Minnal        | 409          | 2,144            | 17           | 58,738         |
| 18    | RPD          | Krishnavenni  | 272          | 53,540           | 32           | 14,400         |
| 19    | NEWDS        | Inbarani      | 0            | 0                | 0            | 0              |
| 20    | PAES         | P.Santhy      | 304          | 43,240           | 0            | 0              |
| 21    | CROP         | Prabavathy    | 260          | 18,805           | 24           | 28,000         |
| 22    | SCOPE        | Sini Jose     | 207          | 21,450           | 20           | 20,000         |
| 23    | SHWET        | DanaseeliM    | 60           | 4,638            | 0            | 0              |
| 24    | NARD         | Guruvammal    | 175          | 13,260           | 12           | 9,500          |
|       | <b>Total</b> |               | <b>7,343</b> | <b>1,002,238</b> | <b>2,340</b> | <b>955,443</b> |

## Further reading

This document is for discussion. The information is based on the meetings and interviews with different stake-holders during 1999—2000. The discussions were with NESA since 1998. We met those involved in the programme on 1 August 2000 during the sector review meeting. The ASA support team had a meeting on 1 August 2000 to share their experience of integration with the executive director, NESA; convenor, Dalit Sector Support Team; and the convenors of the NESA constituent Dalit networks. The different groups met separately and together. This note incorporates information and sharing from all, including the process report of ASA.

We were present at these meetings as process counsellors to NESA. We also had a separate meeting with ASA and the Vidiyal members over a week in May 2000. ASA has shared relevant documents and material on the model to help us build perspective and clarity on the model.

### NESA

*NESA an overview.*

Nesa formal systems. Includes the rationale for the different structures.

### The NESA process

*The NESA process.* Has the process of creating NESA up to 3 June 1998. Tracks the challenges, the options, the choices and the reasons. NESA, 1998.

*Nyaya Sangamam 2000: Life with dignity, towards a new millennium.* The updated process of NESA up to 22 April 2000, when the first meeting of community leaders was held at the NESA level. NESA, 2000.

### About ASA

*About us through others,* 1998.

*ASA policy update 1995,* Gandhimathi and Sheelu, 1995.

*ASA's achievements, policies and strategic direction,* Tara Nair, 1998.



*Institutionalisation of PRA in ASA, Sheelu, TNRT.*

*Report of the joint participatory evaluation of SPEECH and ASA, Desmond D'Abreo, 1991.*

*Tenants' struggle in Marungapuri.*

## **ASA micro-finance model**

*ASA's micro-finance programme, Tara Nair, 1998.*

*ASA's monthly and quarterly statements sent to donors, 2000.*

*Grama Vidiyal: an emerging women's federation, Tara Sinha, FWWB.*

*List of monitoring statements, 2000.*

*Organogram of Grama Vidiyal, 2000.*

*Targeting the poorest and managing costs in micro-finance programmes, S Devaraj, 1998.*

*Vidiyal, a rural women's bank, consortium of women's sanghas, 1994.*

*Vidiyal, a rural women's bank, consortium of women's sanghas, 1996.*

*Grama Vidiyal pongal celebration for gender equality, 1999.*

*Nature of services provided in Grama Vidiyal branches, 2000.*

*Project proposal on ASA's social welfare security scheme, 2000.*

*Understanding women leadership patterns in micro-finance sector, case studies, Rukmani Vemraj, 1999.*

## **The programme**

*The proposals of NESA, for 1999 and 2000.*

*Reports of the programme by ASA. This is individual organisation-wise, and consolidated network-wise. 2000.*

*Dalit women leaders' empowerment programme: A process report. ASA, 2000.*

## **The Dalit Networks**

*The right to be human: Case study that tracks the evolution of HRFDL.*

*Economic and socio-cultural development of Dalits, Part II, The Sign, 2000.*

*Has the details of coverage, membership, community organisations, savings... of each of the 175 constituent organisations and is consolidated network-wise.*



## Networks and organisations involved

*Ambedkar District Voluntary Agencies Network for Community Empowerment; ADVANCE*, 10-B sama nagar, near YMCA, tirupattur, vellore district, tamilnadu, india 635602. p:+91—4179—21002. ADVANCE has 24 constituents, working in Vellore, Tiruvanamalai and Dharmapuri districts of Tamilnadu with 55,129 Dalits in 1207 villages.

*Activists for Social Alternatives, ASA*, sathiya illam, 2-A, 10 cross, alli street, annamalai nagar, tiruchirapalli, tamilnadu, india 620018. p:+91—431—763980; f: 91—431—763356 e: asadev@tr.dot.net.in

*Dalit Action Solidarity Collective, DASC*, 208 vaigai colony, anna nagar, madurai, india 625020. p:+91—452—654112. DASC is a collective of 18 groups working in 11 districts of tamilnadu, covering 10,947 Dalits in 459 villages.

*Marutham*, 34 railway road, vaithiswaran koil, nagai district, tamilnadu, india 609117. p:+91—4364—79675. Marutham has 18 constituents working with 15,820 Dalits in 68 villages in Nagai, Tanjavoor, Cuddalore and Tiruvarur districts.

*Pasumpon And Ramnad Districts Voluntary Action and Integration, PARAVAL*, thayamangalam post, ilayangudi block, sivagangai district, tamilnadu, india. PARAVAL works with 11,159 Dalits in 356 villages in Ramnad, Sivagangai, Virudunagar and Madurai districts.

*Tamilnadu Association for Dalit Action Movement, THADAM*, 57 tanjavoor main road, thiruvuverumbur, tiruchirapalli, tamilnadu, india 620013. p:+91—431—554139; e: thadam@mail.com. THADAM has 18 constituents working with 11, 158 Dalits in 566 villages in seven districts.

*The sign*, 56/52, vivekananda nagar, marakanam road, thindvanam, villupuram, tamilnadu, india 604002. p:+91—4147—25490; e: sign@vsnl.com

*Visthar*, doddagubbi post, via bagalur, bangalore, karnataka, india 562149.

p: +91—80—8465295; e: visthar@vsnl.com.

*Women's Integrated Network for Dalits, WIND*, naidu mangalam village and post, tiruvanamalai taluk and district, tamilnadu, india—606802. WIND is constituted by 10 Dalit women headed organisations and works in Dharmapuri, Tiruvanamalai, and Vellore districts of Tamilnadu. It works with 6,437 Dalits in 196 villages.





Sustaining empowerment processes is a challenge. Many campaigns came close to success, but couldn't make that crucial break through, for the lack of staying power. Many programmes start with so much promise, but lead to apathy in a short while. Women are the 'targets' of many, programmes yet gender issues are rarely addressed. In "victory" internal justice is rarely ensured.

The micro—credit and Dalit empowerment sector support teams of NESa came together to harness the synergy between the expertise and resources available within NESa to integrate both into ongoing empowerment processes. Gender, micro—credit and empowerment has been from the perspective and vision of the Dalits themselves. It has been a challenge, but one well worth the attempt. Coordinating the training, and then providing the requisite support right through, has been an intensive task.

This is part of the documentation and learning series of NESa to share its learning and experience to contribute positively to the corpus of knowledge. It documents the success and the failures, the highs and the lows, the challenges and the learning.



A NESa Publication

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